DELAWARE

SBA DECLARATION #R104 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #3600/9ZM9 — FLOODING

Homeowners, renters and business owners in the primary County of Cecil in the State of Maryland, as well as the contiguous counties of Harford and Kent in the State of Maryland; New Castle in the State of Delaware; and Chester and Lancaster in the Commonwealth of Pennsylvania are eligible to apply for an SBA disaster loan to cover physical losses resulting from flooding that occurred on July 12 and 13, 2004. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary county, as well as the contiguous counties. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the flooding that occurred on July 12 and 13.

The deadline for filing Physical loan is September 21, 2004.

The deadline for filing EIDLs is April 25, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Y89 — EXCESSIVE PRECIPITATION, DISEASE, INSECT INFESTATION

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New Jersey, Delaware, New York and Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive precipitation, disease and insect infestation that occurred from January 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Salem, Somerset, Sussex and Warren counties in the State of New Jersey as the primary disaster area. The contiguous counties of Essex, Passaic and Union in the State of New Jersey; Kent, New Castle and Sussex in the State of Delaware; Orange and Richmond in the State of New York; and Bucks, Delaware,

Monroe, Northampton, Philadelphia and Pike in the Commonwealth of Pennsylvania are also eligible for assistance.

The deadline for filing EIDLs is August 2, 2004.

For further information, please call 1-800-659-2955.